

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of Wyoming

In re Dennis Meyer Danzik,
Debtor

Case No. 17-20934

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: November 2018

Date filed: 12/18/2018

Line of Business: Engineering and Design Consulting

NAISC Code: 541330

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:


Original Signature of Responsible Party

Dennis M. Danzik

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH <i>[All of my Federal Returns are filed 2008 through 2017. 2018 will be filed in early January.]</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT? <i>Tax Account at same Bank</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? *[Only payment obligations - All Federal Tax returns are filed] [Some may be amended]*

☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL INCOME \$ 72,630.00

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 386,308.65

Cash on Hand at End of Month \$ 436,844.48

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 436,844.48

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL EXPENSES \$ 21,454.22

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH *(TOTAL FROM EXHIBIT B)* \$ 72,630.00

EXPENSES FOR THE MONTH *(TOTAL FROM EXHIBIT C)* \$ 21,454.22

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH \$ 51,175.78

B 25C (Official Form 25C) (12/08)

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 1,997.18

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 117,140.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?

0

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?

0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0.00

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0.00

B 25C (Official Form 25C) (12/08)

PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 84,000.00	\$ 72,630.00	\$ 11,370.00
EXPENSES	\$ 24,500.00	\$ 21,454.22	\$ 3,045.78
CASH PROFIT	\$ 59,500.00	\$ 51,175.78	\$ 8,324.22

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 84,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 24,500.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 59,500.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

I paid (or had withheld and paid to IRS on current tax liabilities) approximately \$ 17,680.00 for November. I will be paying into my Tax Account another \$ 35,000.00 in December, as my Debtor in Possession account is \$ 97,569. and that will grow by at least another \$ 50,000.00 this month due to year end bonuses.

This will put my account to pay taxes at just over \$ 380,000.00 by the end of December.

My separate Tax Account for taxes in arrears stands at \$ 345,925.10 as of November 30, 2018.

I have completed my 2016 and 2017 Federal Tax returns and they are mailed. I am forwarding copies to my IRS contact in Denver. My 2016 and 2017 tax liabilities are low at a combined. I owe \$ 7554.00 for 2016 and owed \$ 1346.00 for 2017.

Period Ending November 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit B - Monthly Operating Report
Cash and Income

DATE	INCOME RUNNING SHEET	NOTE	AMOUNT	
	Source			
3/23/2018	Payment Received	1	\$ 60,000.00	
5/1/2018	Payment Received	1	\$ 119,000.00	
6/1/2018	Payment Received	1	\$ 60,000.00	
6/27/2018	Payment Received	1	\$ 50,000.00	
8/1/18	Payment Received	Base	\$ 25,000.00	
8/16/2018	Payment Received	Base	\$ 25,000.00	
8/31/2018	Payment Received	Base	\$ 25,001.00	
9/15/2018	Payment Received	Base	\$ 25,000.00	
10/1/2018	Payment Received	Base	\$ 25,000.00	
10/15/2018	Payment Received	Base	\$ 25,000.00	
11/6/2018	Payment Received	Base	\$ 25,000.00	
11/19/2018	Payment Received	Base	\$ 25,000.00	
	Gross Taxes Paid (Withholding)			Per Payroll Period
	Federal Withholding		\$ (50,024.00)	\$ (6,253.00)
	Social Security		\$ 7,960.00	\$ (1,550.00)
	Medicare		\$ (2,900.00)	\$ (362.50)
	Arizona State Income		\$ (5,400.00)	\$ (675.00)
	Total Taxes Withheld/Paid IRS / State		\$ (50,364.00)	\$ (8,840.50)
3	Ending Cash		\$ 7,195.76	
4	Wells Fargo Account		\$ 5.24	
5	US Bank Debtor in Possession		\$ 83,718.38	
6	US Bank Debtor in Possession - Tax Account		\$ 345,925.10	
	Total Earnings (Income for Month)(Collected)		\$ 50,000.00	
	Total Cash On Hand		\$ 436,844.48	
	RECEIVABLES		\$ 117,140.00	Includes Expenses

Note: Base pay began 8/1/2018 with taxes paid or withheld as shown.

Period Ending October 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit C - Monthly Operating Report

Expenses

DATE	EXPENSE RUNNING SHEET	NOTE	AMOUNT	Credit Last 4
	Payee			
1 11/2/2018	Cevron		\$ 87.53	2 6632
2 11/3/2018	El Chorro		\$ 97.90	2 152
3 11/4/2018	Quizlet		\$ 19.99	2 152
4 11/5/2018	TurboTax Intuit		\$ 115.49	2 152
5 11/6/2018	MTN Shadows		\$ 60.69	2 9116
6 11/7/2018	Ipic Scottsdale		\$ 50.00	2 152
7 11/7/2018	Ipic Scottsdale		\$ 50.00	2 152
8 11/8/2018	Credit Card Fee		\$ 4.95	2 152
9 11/8/2018	Trader Joes		\$ 25.34	2 9116
10 11/9/2018	Payment Fee		\$ 9.95	2 6632
11 11/12/2018	Payment Protection		\$ 8.49	2 152
12 11/12/2018	Pacer Federal records		\$ 53.90	2 9116
13 11/13/2018	Credit One Bank	Internet payment	\$ 218.43	2
14 11/13/2018	Credit One Bank	Internet payment	\$ 255.43	2
15 11/15/2018	Legacy Credit Card	Internet payment	\$ 962.94	2
16 11/15/2018	Ipic Scottsdale		\$ 50.00	2 152
17 11/15/2018	TurboTax Intuit		\$ 125.99	2 9116
18 11/16/2018	Shell Oil		\$ 11.57	2 9116
19 11/16/2018	Ipic		\$ 92.87	2 9116
20 11/16/2018	Tanzy Restaunt		\$ 60.34	2 9116
21 11/19/2018	Readers.com		\$ 118.69	2 152
22 11/19/2018	Trader Joes		\$ 29.40	2 9116
23 11/20/2018	Harvard Medical School - Tuition Fee		\$ 35.00	2 152
24 11/20/2018	AVNGATE - Malware		\$ 43.17	2 152
25 11/23/2018	Trader Joes		\$ 22.31	2 9116
26 11/24/2018	Walgreens		\$ 60.69	2 9116
27 11/26/2018	US Bank		\$ 300.00	2 2830
28 11/26/2018	United States Trustee	Fees	\$ 2,120.00	3
29 11/27/2018	Credit One Rewards		\$ (1.88)	2 9116
30 11/28/2018	Trader Joes		\$ 24.84	2 9116
31 11/29/2018	Ipic Scottsdale		\$ 34.00	2 152
32 11/30/2018	Statement Fee		\$ 2.00	2 Bank
33 11/30/2018	Blaze Credit Card	Internet payment	\$ 10.14	2
34 11/30/2018	Wells Fargo		\$ 10.00	2 Bank
35 11/30/2018	Ipic Scottsdale		\$ 50.00	2 152
36 11/30/2018	Withholding Taxes Paid - Federal and State	Taxes	\$ 17,681.00	3
TOTAL				1 CASH 2 CC 3 Tax
				\$ 21,454.22 \$ 1,446.94

Period Ending November 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit D - Monthly Operating Report

Unpaid Bills

	DATE	UNPAID BILLS	NOTE	AMOUNT
		Description		
1	11/30/18	Credit Card Ending 9116	Balance Due	\$ 606.15
2	11/30/18	Credit Card Ending 9948	Balance Due	\$ -
3	11/30/18	Credit Card Ending 0152	Balance Due	\$ 644.58
4	11/30/18	Credit Card Ending 2363	Balance Due	\$ 4.95
5	11/30/18	Credit Card Ending 3593	Balance Due	\$ -
7	11/30/18	Credit Card Ending 6632	Balance Due	\$ -
8	11/30/18	Credit card Ending 4580	Balance Due	\$ -
9	11/30/18	Credit card Ending 8092	Balance Due	\$ 741.50
10	11/30/18	Estimated taxes (current only)	Estimate	
		TOTAL		\$ 1,997.18

Period Ending November 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit E - Monthly Operating Report

Receivables

DATE	RECEIVABLES - Running Total and Collections	Client Code	NOTE	AMOUNT
	Description			
1 12/1/17	Invoice 17-12010022	1	Invoice	\$ 19,100.00
2 12/6/17	Invoice 17-12010023	4	Invoice	\$ 1,700.00
3 1/8/2018	Invoice 18-01010024	4	Invoice	\$ 2,600.00
4 1/31/2018	Invoice 18-01010025	1	Invoice	\$ 21,500.00
5 2/1/2018	Invoice 18-01010026	3	Invoice	\$ 150.00
6 2/28/2018	Invoice 18-01010027	1	Invoice	\$ 26,740.00
7 3/1/2018	Invoice 18-01010028	3	Invoice	\$ 150.00
8 3/31/2018	Invoice 18-01010029	1	Invoice	\$ 31,400.00
9 4/30/2018	Invoice 18-01010030	1	Invoice	\$ 37,200.00
10 5/1/2018	Invoice 18-01010031	1	Invoice	\$ 61,860.00
11 6/1/2018	Invoice 18-01010032	1	Invoice	\$ 60,000.00
12 6/15/2018	Invoice 18-01010033	1	Invoice	\$ 83,940.00
13 8/1/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
14 8/22/2018	Invoice 18-01010033	1	Invoice	\$ 18,400.00
15 8/31/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
16 9/15/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
17 9/28/2018	Invoice 18-01010034	1	Invoice	\$ 23,000.00
18 10/1/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
19 10/10/2018	Invoice 18-01010035	1	Invoice	\$ 18,400.00
20 10/15/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
21 11/18/2018	Invoice - Base Pay	Payroll	Base	\$ 50,000.00
22 11/22/2018	Invoice 18-01010036	1	Invoice	\$ 12,630.00
Total Billings				\$ 593,770.00
3/23/18	Payment Received	1	Payment	\$ 60,000.00
5/1/18	Payment Received	2	Payment	\$ 119,000.00
6/1/18	Payment Received	1	Payment	\$ 60,000.00
6/27/18	Payment Received	1	Payment	\$ 50,000.00
8/1/18	Payment Received	4	Payment	\$ 25,000.00
8/15/18	Payment Received	4	Payment	\$ 25,000.00
8/31/18	Payment Received	4	Payment	\$ 50,000.00
9/15/18	Payment Received	4	Payment	\$ 25,000.00
10/1/18	Payment Received	4	Payment	\$ 25,000.00
10/15/18	Payment Received	4	Payment	\$ 25,000.00
11/1/18	Payment Received	4	Payment	\$ 25,000.00
11/15/18	Payment Received	4	Payment	\$ 25,000.00
Total Payments Received				\$ 514,000.00
TOTAL RECEIVABLES*				\$ 79,770.00
TOTAL RECEIVABLES - w/ Expenses				\$ 117,140.00

* Some delayed billings for this month shown in later months



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Uni-Statement

Account Number:

6190

Statement Period:

Nov 1, 2018

through

Nov 30, 2018

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ESTATE OF DENNIS M DANZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164



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EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6190

Account Summary

Beginning Balance on Nov 1	\$	152,160.55	Number of Days in Statement Period	30
Deposits / Credits		53,154.18	Average Account Balance	\$ 126,116.87
Card Withdrawals		300.00-		
Other Withdrawals		121,296.35-		
Ending Balance on Nov 30, 2018	\$	83,718.38		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Nov 6	Deposit		
Nov 19	Deposit	8357644601	\$ 17,709.42
Nov 30	Electronic Deposit	8057326282	17,709.42
	REF=183330123014820N00		0.15
	From Credit One Bank		
Nov 30	Electronic Deposit	Payment 912240213	
	REF=183330123014810N00		0.77
	From Credit One Bank		
Nov 30	Deposit	Payment 912240213	
		9254951632	17,734.42
Total Deposits / Credits			\$ 53,154.18

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-2830

Date	Description of Transaction	Ref Number	Amount
Nov 26	ATM Withdrawal	USB E GREENWAY S SCOTTSDALE AZ	
		Serial No. 001978123233SUS4U681	\$ 300.00-
Card 2830 Withdrawals Subtotal			\$ 300.00-
Total Card Withdrawals			\$ 300.00-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 13	Electronic Withdrawal		
	REF=183170020970780N00	To Credit One Bank	\$ 218.43-
		912240213 Payment	
Nov 13	Electronic Withdrawal		
	REF=183170020970910N00	To Credit One Bank	255.43-
		912240213 Payment	
Nov 15	Electronic Withdrawal		
	REF=183190100117210N00	To LEGACY VISA PYMT	962.94-
		1470535472PAYMENT	
Nov 19	Internet Banking Transfer		
		To Account 3901	119,000.00-
Nov 30	Electronic Withdrawal		
	REF=183330123014710N00	To Credit One Bank	0.92-
		912240213 Payment DANZIK,DENNIS	
Nov 30	Paper Statement Fee		2.00-
Nov 30	Electronic Withdrawal		
	REF=183340060438220N00	To FSB BLAZE	10.14-
		3420747941PAYMENT	



ESTATE OF DENNIS M DANZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Uni-Statement

Account Number:
6190

Statement Period:

Nov 1, 2018

through

Nov 30, 2018

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**EASY CHECKING**

U.S. Bank National Association

(CONTINUED)**Other Withdrawals (continued)**

Account Number

6190

Date	Description of Transaction	Ref Number	Amount
Nov 30	Electronic Withdrawal REF=183330123017070N00	To Credit One Bank 912240213 Payment	24.12-
Nov 30	Electronic Withdrawal REF=183340049227220N00	To LEGACY VISA PYMT 1470535472PAYMENT	246.86-
Nov 30	Electronic Withdrawal REF=183330123016900N00	To Credit One Bank 912240213 Payment	575.51-

Total Other Withdrawals

\$

121,296.35-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 6	169,869.97	Nov 15	168,433.17	Nov 26	66,842.59
Nov 13	169,396.11	Nov 19	67,142.59	Nov 30	83,718.38

Balances only appear for days reflecting change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Uni-Statement

Account Number:

6901

Statement Period:

Nov 16, 2018

through

Dec 14, 2018

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DENNIS M DANZIK
TAX ACCOUNT
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164



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INFORMATION YOU SHOULD KNOW

Thank you for choosing U.S. Bank. We're committed to keeping you up to date on your account and would like to inform you of an upcoming change to your Easy Checking Account.

Beginning February 11, 2019, we will waive the \$2.00 Paper Statement Fee¹ for account holders age 65 or older. The monthly maintenance fee is also waived for any account holder age 65 or older.

If you have any questions, please call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657).

¹ Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images is waived.

Effective February 11, 2019 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure will include a number of updates and may affect your rights. Starting February 11, you may pick up copies at your local branch, view copies at usbank.com, or call 800.USBANKS (800.872.2657) to request copies. The main update to note in the revised "Your Deposit Account Agreement" booklet section, and sub section, includes:

- In section "Terms Applicable to all Deposit Accounts", there is an update in the "Arbitration" subsection now titled "Resolution of Disputes by Arbitration".

The main updates to note in the revised "Consumer Pricing Information" brochure include:

- Additional rate benefits for all U.S. Bank personal checking accounts
- Updated disclosure regarding online banking with free credit score access
- Additional Monthly Maintenance Fee waive criteria for Easy Checking and Standard Savings accounts
- Updated Paper Statement Fee waive criteria for Easy Checking
- Additional benefit to military service members

Protecting your accounts is our highest priority. We have many safeguards in place to help ensure your accounts are secure. One of these is to close long-term inactive cards. If your U.S. Bank Visa Debit or ATM Card has not been used within the last 12 months, it may be closed. You will be notified at a later date in the event that your card will be closed. Please call us with any questions at 800-USBANKS (800-872-2657).

EASY CHECKING

U.S. Bank National Association

Account Summary

Beginning Balance on Nov 16
Deposits / Credits
Other Withdrawals

\$ 226,927.10
119,000.00
2.00-

Number of Days in Statement Period
Average Account Balance

\$ 333,616.75

Ending Balance on Dec 14, 2018 \$ 345,925.10

Member FDIC

Account Number 6901



DENNIS M DANZIK
TAX ACCOUNT
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Uni-Statement

Account Number:
6901

Statement Period:
Nov 16, 2018
through
Dec 14, 2018

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EASY CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 6901

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Nov 19	Internet Banking Transfer From Account		\$ 119,000.00
Total Deposits / Credits			\$ 119,000.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 14	Paper Statement Fee	1400007170	\$ 2.00-
Total Other Withdrawals			\$ 2.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Nov 19	345,927.10	Dec 14	345,925.10

Balances only appear for days reflecting change.

Wells Fargo Everyday Checking

Account number: 6456

■ November 1, 2018 - November 30, 2018 ■ Page 1 of 3

WELLS
FARGO

DENNIS M DANZIK
1108 14TH ST
405
CODY WY 82414-3743

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

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TTY: 1-800-877-4833

En español: 1-877-727-2932

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Portland, OR 97228-6995

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Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 11/1	\$15.24
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 11/30	\$5.24

Account number: 6456

DENNIS M DANZIK

Arizona account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 122105278

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 6456 ■ November 1, 2018 - November 30, 2018

■ Page 2 of 3



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/30		Monthly Service Fee			
Ending balance on 11/30					5.24
Totals					5.24
			\$0.00	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2018 - 11/30/2018

Standard monthly service fee \$10.00

You paid \$10.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted Wells Fargo Debit Card purchases and/or payments
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

\$1,500.00
\$500.00
10

This fee period

\$15.24 ☐
\$0.00 ☐
0 ☐

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC



IMPORTANT ACCOUNT INFORMATION

As a reminder, the total year-to-date number and amount of Overdraft and Return Item Fees waived due to our Overdraft Rewind (sm) feature located on your account statement is as of February 5, 2018.

